



## "远离非法集资,防范金融诈骗,共建和谐金融"

## "安全金融,理性金融,诚信金融"

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### 什么是非法集资?

非法集资是违反国家金融管理法律规定,向社会公众(包括单位和个人)吸收资金的行为, 非法集资行为需同时具备非法性、公开性、利诱性、社会性四个特征要件,具体为:

- 一. 未经有关部门依法批准或者借用合法经营的形式吸收资金;
- 二. 通过媒体、推介会、传单、手机短信等途径向社会公开宣传;
- 三. 承诺在一定期限内以货币、实物、股权等方式还本付息或者给付回报;

四. 向社会公众即社会不特定对象吸收资金。

#### 什么是电信诈骗?

电信诈骗指不法分子通过电话、短信和网络等方式,编造虚假信息,设置骗局,对受害人实施远程、非接触式诈骗,诱使受害人给不法分子转账的违法行为。



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